Examiner:

Mathew Hoel

entered 4720-2991 Art Unit: 3713 Mathew W. Hell

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Groz

Application No.: 10/043,071

Filed: 1/8/2002

Title: Method and System for Increasing Expected Return and Maximum Payout in a Game

of One or More Players

Attorney Docket No.: MG022704USNP

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE AFTER FINAL UNDER 37 CFR 1.116

Dear Sir:

In response to the Office Action of October 20, 2005, please amend the application as follows: